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IN THE UNITED STATES PATENT AND  
TRADEMARK OFFICE

# 5/a  
2-14-04  
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IN RE APPLICATION OF: : Harycki, Edward et al  
SERIAL NO: : 09/844,350  
FILED: : April 27, 2001  
FOR: PERSONALISED FINANCIAL  
PRODUCTS AND COMPUTER  
IMPLEMENTED FINANCIAL  
SYSTEMS  
EXAMINER: : BACKER, FIRMIN  
GROUP ART UNIT: : 2471

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RESPONSE & AMENDMENT

**GROUP 3600**

Honorable Director of  
Patents and Trademarks  
PO Box 1450,  
Alexandria VA 22313-1450

✓ In response to the Office action mailed November 3, 2003, it is requested that the application be amended as follows:

**Amendments** to the claims begin on page 2.

**Remarks** begin on page 7.

02-04-04

3621

**CERTIFICATE OF MAILING BY "EXPRESS MAIL" (37 CFR 1.10)**

Applicant(s): Harycki, Edward et al.

Docket No.

924013-919480

Serial No.

09/844,350

Filing Date

April. 27, 2001

Examiner

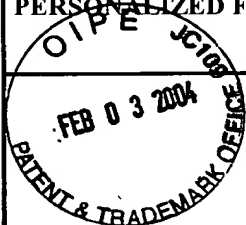
Backer, Firmin

Group Art Unit

2471

Invention:

PERSONALIZED FINANCIAL PRODUCTS AND COMPUTER IMPLEMENTED FINANACIAL SYSTEMS



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I hereby certify that this **Response and Amendment**

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